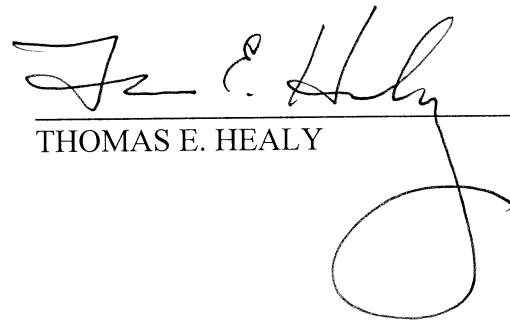


CERTIFICATE OF SERVICE

Thomas E. Healy, certifies under penalty of perjury, that I am not a party to this action, I am over 18 years of age and reside in Yonkers, New York. That on the 9th day of August, 2007, I served the attached **DEFENDANT, MIDLAND CREDIT MANAGEMENT, INC.'S ANSWER TO PLAINTIFF'S COMPLAINT FOR VIOLATION OF THE FAIR DEBT COLLECTION PRACTICES ACT AND COUNTER CLAIM** via ECF and Facsimile upon:

Shmuel Klein, Esq. (Via ECF and Facsimile)
Law Office of Shmuel Klein, PC
268 Route 59
Spring Valley, New York 10977


THOMAS E. HEALY